

Fill in this information to identify the case:

3

Debtor 1 TODD M. SMITHDebtor 2 _____
(Spouse, if filing) _____United States Bankruptcy Court for the: WESTERN District of: PA
(State)Case number 18-22548-GLT**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information**Name of creditor:** J.P. MORGAN MORTGAGE ACQUISTION CORP.**Court claim no. (if known):**
15**Last 4 digits** of any number you use to identify the debtor's account: 5 5 3 4**Property address:** 3923 LAUREL OAK CIRCLE
Number StreetMURRYSVILLE PA 15668
City State ZIP Code**Part 2: Prepetition Default Payments****Check one:** Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____**Part 3: Postpetition Mortgage Payment****Check one:** Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.The next post-petition payment from the debtor(s) is due on: 04/01/2024

MM / DD / YYYY

 Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____

MM / DD / YYYY

Debtor 1 **TODD M. SMITH**
First Name Middle Name Last Name

Case number (if known) **18-22548-GLT**

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Danielle Boyle-Ebersole Date 02/22/2024
Signature

Print Danielle Boyle-Ebersole, Esquire Title Attorney
First Name Middle Name Last Name

Company Hladik, Onorato & Federman, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 298 Wissahickon Avenue
Number Street
North Wales, PA 19454
City State ZIP Code

Contact phone (215) 855-9521 Email Dboyle-ebersole@hoflawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No. 18-22548-GLT
Todd M. Smith	:	Chapter 13
Debtor	:	
J.P. Morgan Mortgage Acquisition Corp.	:	
Movant	:	
vs.	:	
Todd M. Smith	:	
Debtor/Respondent	:	
and	:	
Ronda J. Winnecour, Esquire	:	
Trustee/Respondent	:	

CERTIFICATE OF SERVICE

I, Danielle Boyle-Ebersole, Esquire, hereby certify that on 02/22/2024, I have served a copy of this Response to Notice of Final Cure to the following by U.S. Mail, postage pre paid and/or via filing with the US Bankruptcy Court's CM ECF system.

Kenneth Steidl Esquire Via ECF: Julie.steidl@steidl-steinberg.com, <i>Attorney for Debtors</i>	Todd M. Smith 3923 Laurel Oak Circle Murrysville, PA 15668 Via First Class Mail <i>Debtors</i>
Ronda J. Winnecour, Esquire Via ECF: cmevf@chapter13trustee.wpa.com <i>Trustee</i>	

/s / Danielle Boyle-Ebersole
Danielle Boyle-Ebersole, Esquire
Hladik, Onorato & Federman, LLP
Attorney I.D. # 81747
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